

Information to identify the case:

Debtor 1	John J. Coucoules	Social Security number or ITIN	xxx-xx-4042
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	12-39520-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John J. Coucoules

3/9/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 John J. Coucoules
 Debtor

Case No. 12-39520-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Mar 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2018.

db	+John J. Coucoules, 14 East Woodcrest Avenue, Maple Shade, NJ 08052-3343
cr	+Bank of America, N.A., as successor by merger to B, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
513846590	Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
513817864	CitiFinancial, Inc, P.O. Box 6042, Sioux Fall, SD 57117-6042
516552251	Lakeview Loan Servicing, LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
514344642	+M & T Bank as servicer, M & T Bank, PO Box 840, Buffalo, NY 14240-0840
514344643	+M & T Bank as servicer, M & T Bank, PO Box 840, Buffalo, NY 14240-1288, M & T Bank as servicer, M & T Bank 14240-0840
514385512	+M&T Bank, as Servicer, KIVITZ MCKEEVER LEE, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
513565919	+Mariner Finance, 814 White Horse Pike Ste 1, Oaklyn, NJ 08107-1266
513565921	+SLM Financial Corp, 6000 Commerce Pkwy Ste A, Mount Laurel, NJ 08054-2226
513701462	+Sun East F.C.U., PO Box 2231, Aston, PA 19014-0231
513565922	+Sun East Federal Credit Union, 4500 Pennell Road, Aston, PA 19014-1862

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2018 00:04:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 10 2018 00:04:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
513565913	+EDI: BANKAMER.COM Mar 10 2018 04:34:00 Bank of America, 450 American Street SV416, Simi Valley, CA 93065-6285
513565914	+E-mail/Text: bknotices@bankofthewest.com Mar 10 2018 00:04:36 Bank of the West, 2527 Camino Ramon, San Ramon, CA 94583-4213
513565915	+EDI: CAPITALONE.COM Mar 10 2018 04:34:00 Cap One, PO Box 30253, Salt Lake City, UT 84130-0253
513720220	EDI: RMSC.COM Mar 10 2018 04:34:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
513565916	+EDI: RMSC.COM Mar 10 2018 04:34:00 GECRB Creative Plaything, PO box 965036, Orlando, FL 32896-5036
513565917	EDI: RMSC.COM Mar 10 2018 04:34:00 GECRB Lowes, PO Box 965005, Orlando, FL 32896-5005
513565918	+EDI: CITICORP.COM Mar 10 2018 04:34:00 Home Depot Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
514124112	EDI: JEFFERSONCAP.COM Mar 10 2018 04:33:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
514124113	EDI: JEFFERSONCAP.COM Mar 10 2018 04:33:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
516636267	+EDI: AGFINANCE.COM Mar 10 2018 04:33:00 OneMain, 605 Munn Rd E., Fort Mill, SC 29715-8421
516837663	+EDI: AGFINANCE.COM Mar 10 2018 04:33:00 OneMain Financial, PO Box 70912, Charlotte, NC 28272-0912
516837664	+EDI: AGFINANCE.COM Mar 10 2018 04:33:00 OneMain Financial, PO Box 70912, Charlotte, NC 28272, OneMain Financial, PO Box 70912, Charlotte, NC 28272-0912
513565920	+EDI: AGFINANCE.COM Mar 10 2018 04:33:00 Onemain, 6801 Colwell Blvd, Irving, TX 75039-3198
513845306	EDI: PRA.COM Mar 10 2018 04:33:00 Portfolio Recovery Associates, LLC, c/o HSBC Bank Nevada, N.A., POB 41067, Norfolk VA 23541
513790952	EDI: PRA.COM Mar 10 2018 04:33:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*	+OneMain Financial, PO Box 70912, Charlotte, NC 28272-0912
513586144	##+Mariner Finance, LLC, 3301 Boston St, Ste 201, Baltimore, MD 21224-4979

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 29

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor M & T Bank Servicer For Lakeview Loan Servicing nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor M & T Bank Servicer For Lakeview Loan Servicing jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Lakeview Loan Servicing, LLC rsolarz@kmlawgroup.com
Steven N. Taieb on behalf of Debtor John J. Coucoules staieb@comcast.net
Warren S. Jones, Jr. on behalf of Creditor Bank Of The West email@warrensjones.com, r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 11